

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stephen Edward Daubert
Debtor

Case No. 18-05206-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 20, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2023:

Recip ID	Recipient Name and Address
db	# Stephen Edward Daubert, 569 Willow St, Pottsville, PA 17901-8519
5140207	Cacl Fcu, 1800 W Market St, Pottsville, PA 17901-2002
5140204	Daubert Stephen Edward, 569 Willow St, Pottsville, PA 17901-8519
5140222	+ US Bank, 505 N 7th St, Saint Louis, MO 63101-1608

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Nov 20 2023 23:51:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PRA.COM	Nov 20 2023 23:51:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5146695	EDI: PHINAMERI.COM	Nov 20 2023 23:51:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5140206	Email/PDF: MarletteBKNotifications@resurgent.com	Nov 20 2023 18:53:18	Best Egg/Sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
5140208	EDI: CAPITALONE.COM	Nov 20 2023 23:51:00	Cap1/cbela, PO Box 30285, Salt Lake City, UT 84130-0285
5158111	+ Email/Text: RASEBN@raslg.com	Nov 20 2023 18:52:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5140210	Email/Text: enotifications@santanderconsumerusa.com	Nov 20 2023 18:52:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
5164445	+ EDI: CITICORP	Nov 20 2023 23:51:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5140211	EDI: WFNNB.COM	Nov 20 2023 23:50:00	Comenitybank/kay, PO Box 182789, Columbus, OH 43218-2789
5140212	Email/PDF: creditonebknotifications@resurgent.com	Nov 20 2023 18:53:39	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
5140213	Email/Text: bankruptcy@diamondcu.com	Nov 20 2023 18:52:00	Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
5140214	EDI: PHINAMERI.COM	Nov 20 2023 23:51:00	Gm Financial, PO Box 181145, Arlington, TX 76096-1145
5140209	EDI: JPMORGANCHASE		

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		Nov 20 2023 23:50:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
5172192	Email/PDF: resurgentbknotifications@resurgent.com	Nov 20 2023 18:53:41	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5172193	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 20 2023 18:53:18	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
5162121	Email/PDF: resurgentbknotifications@resurgent.com	Nov 20 2023 18:53:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5140205	Email/Text: mylawyer@jplaw.com	Nov 20 2023 18:52:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5140215	Email/Text: unger@members1st.org	Nov 20 2023 18:52:00	Members 1st F C U, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
5303700	EDI: PRA.COM	Nov 20 2023 23:51:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5303701	EDI: PRA.COM	Nov 20 2023 23:51:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5160907	EDI: PRA.COM	Nov 20 2023 23:51:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5140935	+ EDI: RECOVERYCORP.COM	Nov 20 2023 23:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5161255	EDI: Q3G.COM	Nov 20 2023 23:51:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5140217	Email/PDF: SoFiBKNotifications@resurgent.com	Nov 20 2023 18:53:18	Sflndcorp, 375 Healdsburg Ave Ste 2, Healdsburg, CA 95448-4150
5161623	+ Email/PDF: SoFiBKNotifications@resurgent.com	Nov 20 2023 18:53:40	SoFi Lending Corp, One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129-1518
5140218	EDI: CITICORP	Nov 20 2023 23:51:00	Sunoco/Citi, PO Box 6497, Sioux Falls, SD 57117-6497
5140219	EDI: SYNC	Nov 20 2023 23:50:00	Synco/Lowes, PO Box 956005, Orlando, FL 32801
5140220	EDI: CITICORP	Nov 20 2023 23:51:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5140221	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 20 2023 18:52:00	Toyota Motor Credit Co, PO Box 9786, Cedar Rapids, IA 52409-0004
5155878	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 20 2023 18:52:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5155254	EDI: USBANKARS.COM	Nov 20 2023 23:51:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5140216	##	Monna Daubert, 569 Willow St, Pottsville, PA 17901-8519

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Stephen Edward Daubert MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Stephen Edward Daubert

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8714

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-05206-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Stephen Edward Daubert
aka Stephen Daubert, aka Stephen E. Daubert**By the
court:**11/20/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.